

Information to identify the case:					
Debtor 1	<u>Mark A. Sprague</u>			Social Security number or ITIN	xxx-xx-1988
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 17-70212-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Sprague

6/2/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark A. Sprague
Debtor

Case No. 17-70212-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam

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Date Rcvd: Jun 02, 2021

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2021:

Recip ID	Recipient Name and Address
db	+ Mark A. Sprague, 50 East Ranson Avenue, Blairsville, PA 15717-1239
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14383043	+ Antarctic Emerg Phys, LLC, PO Box 38041, Philadelphia, PA 19101-0806
14383045	Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14401592	+ Berkheimer Assoc-Agent Blairsville-Saltzburg SD Bl, 1883 Jory Road, Pen Argyl, PA 18072-9652
14383046	+ Blatt, Hasenmiller, Leibsker & Moore LLC, Frank Janello, Esquire, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
14383047	CBCS, PO Box 2724, Columbus, OH 43216-2724
14383048	+ Daniel J. Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14383053	+ KML Law Group, PC, Rebecca A. Solarz, Esq., Suite 5000-BNY Mellon Independence Cente, 701 Market Street, Philadelphia, PA 19106-1538
14383052	Kay Jewelers/Sterling Jewelers, Inc., PO Box 1799, Akron, OH 44309-1799
14383054	+ L S Markowitx OD & Assoc, Inc, 101 Heritage Run Rd, Suite 2, Indiana, PA 15701-4501
15191100	+ Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
14383055	+ Lendmark Financial Services, LLC, 3100 Oakland Ave, Unit 9, Indiana, PA 15701-3240
14383057	+ Office of UC Benefits, Claimant Services, PO Box 67503, Harrisburg, PA 17106-7503
14383058	+ PA Child Support Enforce, Domestic Relations, 825 Philadelphia Street, Indiana, PA 15701-3934
14383059	PA Department of Revenue, Bureau of Compliance, Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
14383060	Peoples Natural Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14520214	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14383063	+ Wade's Body & Frame Shop, Inc., 71 N. Maiden Street, Waynesburg, PA 15370-1713
14662002	+ WebCollex LLC, c/o JD Receivables LLC, PO Box 382656, Germantown, TN 38183-2656

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 03 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 03 2021 02:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 03 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 03 2021 02:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14383042	EDI: GMACFS.COM	Jun 03 2021 03:43:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
14394999	EDI: GMACFS.COM	Jun 03 2021 03:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14657217	+ EDI: AIS.COM	Jun 03 2021 03:43:00	Directv, LLC, by American InfoSource LP as

District/off: 0315-7

User: dkam

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			agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14383049	Email/Text: bankruptcynotice@fcbanking.com	Jun 03 2021 02:05:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701
14383050	+ EDI: IRS.COM	Jun 03 2021 03:43:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14383051	EDI: JPMORGANCHASE	Jun 03 2021 03:43:00	JP Morgan Chase, PO Box 24696, Columbus, OH 43224-0696
14658234	EDI: JPMORGANCHASE	Jun 03 2021 03:43:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14399007	Email/Text: ktramble@lendmarkfinancial.com	Jun 03 2021 02:05:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington GA 30014
14651397	+ EDI: MID8.COM	Jun 03 2021 03:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14383056	+ EDI: MID8.COM	Jun 03 2021 03:43:00	Midland Funding LLC, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
14383061	EDI: PRA.COM	Jun 03 2021 03:43:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14660188	EDI: PRA.COM	Jun 03 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14384272	+ EDI: RECOVERYCORP.COM	Jun 03 2021 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14404079	EDI: PENNDEPTREV	Jun 03 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14404079	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 03 2021 02:05:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14522545	+ EDI: AIS.COM	Jun 03 2021 03:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14383062	+ EDI: VERIZONCOMB.COM	Jun 03 2021 03:43:00	Verizon - Bankruptcy Dept, PO Box 4846, Trenton, NJ 08650-4846
14383064	EDI: RMSC.COM	Jun 03 2021 03:43:00	Walmart - Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14383041	EDI: AFNIRECOVERY.COM	Jun 03 2021 03:43:00	afni, 1310 Martin Luther King Drive, Po Box 3427, Bloomington, IL 61702-3427

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		LAKEVIEW LOAN SERVICING, LLC
14383044		Becky Busani
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: dkam

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian P. Cavanaugh	on behalf of Debtor Mark A. Sprague bcavanaugh@greensburglaw.com bpcsecretary@greensburglaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, logsecf@logs.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8